

The Honorable Timothy W. Dore
Chapter 13
Hearing Date: July 17, 2013
Hearing Time: 9:30 AM

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

IN RE:

Tova E. Cubert,

Debtor(s).

Case No. 12-21877-TWD

Chapter: 13

**DECLARATION OF TOVA CUBERT
IN SUPPORT OF AMENDED PLAN
FILED JULY 31, 2013**

I, Tova Cubert, hereby declare as follows:

1. I am the Debtor in the above referenced bankruptcy and I have personal knowledge pertaining to the information in this declaration.

2. I own the property located at 1413 20th Ave, Seattle, WA 98122 and I filed this bankruptcy to save my home.

3. After a few years of financial difficulty, I have managed to grow a steady client base and my income has been consistent for over a year. I expect this trend will continue throughout the bankruptcy.

4. Since the bankruptcy filing I have made every payment and with the assistance of my parents, have increased my plan payment by \$450.00 to ensure that I have a feasible plan. I hope that my income will steadily increase but right now I cannot sustain a higher payment to the Chapter 13 to accommodate a higher payment to the IRS on a monthly basis.

5. I live in Capital Hill and I believe the value of my home is increasing. In any case, after paying on the Plan for three to five years, the amount owing to the IRS will be

Declaration - 1

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1 reduced and so will the mortgage arrears. At that point I hope to refinance the property to pay off
2 the remaining claim of the IRS.

3 I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE
4 AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

5 Dated: July 31, 2013

6 /s/ Tova Cubert
7 Tova Cubert
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